EXHIBIT 20





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LL 0831 564 511 LEWIS E KEENER SR 18535 MICHAELANGELO DR DALLAS TX 75287-3324

32772 #@01 AB 0.419

August 27, 2020

Account number ending in: 0792 Research request number: 748899

Our review determined that we accurately reported to the consumer credit reporting agencies. At this time we consider your dispute resolved.

What you need to know

We received your inquiry to adjust information previously reported to the consumer credit reporting agencies for the above-referenced request. We've completed our investigation and have confirmed:

- The account information is being reported accurately to your file.
- This account is being reported as charged off on July 31, 2020.
- This account is being reported with a current balance of \$1,491.00.